RESEARCH HIGHLIGHT

October 2014 Socio-economic Series 14-003

2011 Census/National Household Survey Housing Conditions Series: Issue 2 The Geography of *Core Housing Need* in 2011

INTRODUCTION

This Research Highlight examines housing conditions and *core housing need* in 2011 based on data from the 2011 National Household Survey (see Glossary near the end of this Highlight).

Comparability of data from the National Household Survey (NHS) and previous censuses

Data based on the 2011 NHS and previous censuses (for example, the 2006 Census) may not be strictly comparable due to methodological differences (see Census of Population and National Household Survey, at the end of this Highlight.)

This Research Highlight focuses on the 2011 NHS-based estimates, and not on the differences between these and the 2006 Census-based estimates. This is because the change of methodology from a mandatory to a voluntary survey introduces some uncertainty as to what extent differences are due to actual changes in what is being measured or to what Statistics Canada refers to as survey non-response bias.[1]

While the change from a mandatory to voluntary survey may have affected comparability of the data from the NHS to earlier censuses, for 2011 the NHS is the most comprehensive source of data on Canada and about Canadians. The survey sampled about 4.5 million households, with 68.6% (about 3 million households) responding. The NHS continues the census's tradition of providing detailed data not available from other surveys in Canada; useful data from the NHS are available at the municipal and even neighbourhood levels,[2] as well as for Canada, the provinces and territories. Further, because of the large sample size of the survey, combinations of many variables can be analyzed.

When using the NHS to estimate core housing need, CMHC undertook a comprehensive review of the data, including the inputs into *core housing need*. The housing need estimates, discussed in detail below, reasonably represent housing conditions in 2011.

[1] Non-response bias is a potential source of error for all surveys. It arises when the characteristics of those who choose to participate in the survey are different than those who refuse, and increases as the response rate declines. Generally, the risk of error increases for lower levels of geography and for smaller populations. *See 2011 National Household Survey (NHS): Design and Quality*, presentation to the Housing Data Working Group of the National Housing Research Committee on November 5, 2013, at www.nhrc-cnrl.ca/sites/default/files/Margaret%20Michalowski_HD_E_0.pdf (April 14, 2014).

[2] Statistics Canada has suppressed data for some communities for confidentiality, as well as data quality and non-response issues.

Canada

CMHC SCHL
HOME TO CANADIANS

FINDINGS

Canadian housing conditions in 2011 based on data from the 2011 National Household Survey

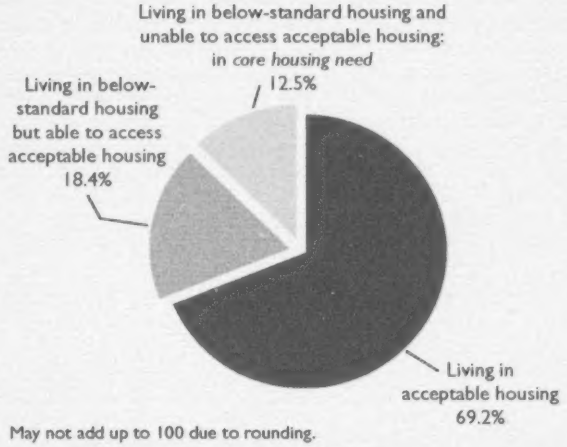
The incidence of households in *core housing need* in 2011 was 12.5%

In 2011, about 87.5% (10.9 million) of Canada's 12.5 million households either lived in, or had sufficient income to access, acceptable housing *(see Households assessed for core housing need, in the Glossary)*. This included the following:

- about 8.6 million households (69.2%) living in acceptable housing; and
- about 2.3 million households (18.4%) who lived in housing below one or more housing standard(s) but who could have afforded acceptable housing in their local housing market.

About 1.6 million Canadian households were in *core housing need* in 2011, and the incidence[1] of *core housing need* was 12.5% *(see figure 1 and table 1)*.

Figure 1 Housing conditions, Canada, 2011[1]


Living in below-standard housing and unable to access acceptable housing: in core housing need
12.5%
Living in below-standard housing but able to access acceptable housing
18.4%
Living in acceptable housing
69.2%

May not add up to 100 due to rounding.

[1] Includes only private, non-farm, non-band, non-reserve households with incomes greater than zero and shelter-cost-to-income ratios (STIRs) less than 100%.

Source: CMHC (NHS-based housing indicators and data)

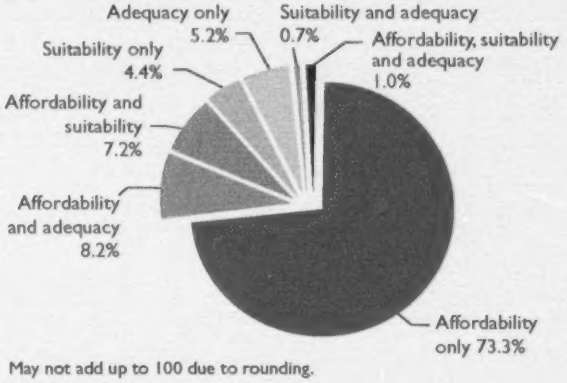
Housing in Canada Online (HiCO)

Use this interactive tool to build custom tables and for analyzing census and NHS data on housing conditions, including *core housing need*. HiCO provides customizable data on socio-economic characteristics and housing conditions across Canada, and in more than 200 communities for census years from 1991 to 2011. Variables include tenure, household type and *core housing need*, with household counts, incomes and shelter costs for each. Like other municipalities and organizations, you can use HiCO to inform the development of local housing strategies, poverty reduction policies, and regional economic plans. It is available on the CMHC website at www.cmhc-schl.gc.ca/en/corp/about/cahoob/cahoob_002.cfm

Most households in *core housing need* did not meet the affordability standard

In 2011, about 89.7% of households in *core housing need* were below the housing affordability standard, either alone (73.3%) or in combination with at least one of the other two standards (16.4%) *(see figure 2)*. Only about 10.3% of households in *core housing need* did not meet only the suitability and/or adequacy standards.

Figure 2 Households[1] in *core housing need* by housing standard(s) not met, Canada, 2011



May not add up to 100 due to rounding.

[1] Includes only private, non-farm, non-band, non-reserve households with incomes greater than zero and shelter-cost-to-income ratios (STIRs) less than 100%.

Source: CMHC (NHS-based housing indicators and data)

[1] The incidence of core housing need refers to the number of households in *core housing need* as a percentage of all households (both in *core housing need* and not in core housing need) for whom core need can be estimated.

Table 1 Households[1] below housing standard(s), Canada, 2011.

Housing standard(s) not met	All Households		Able to Access Acceptable Housing		Unable to Access Acceptable Housing - in *Core Housing Need*	
	Number	Per cent[2]	Number	Per cent[2]	Number	Per cent[2]
Affordability only	2,311,435	18.5	1,173,720	9.4	1,137,715	9.2
Affordability and adequacy	218,510	1.8	91,100	0.8	127,415	1.0
Affordability and suitability	151,020	1.2	38,855	0.3	112,165	0.9
Affordability, suitability and adequacy	18,200	0.1	3,310	0.0	14,890	0.1
Suitability only	504,740	4.1	436,410	3.5	68,335	0.6
Adequacy only	585,850	4.7	505,775	4.1	80,075	0.6
Suitability and adequacy	53,165	0.4	41,625	0.3	11,545	0.1
Total	3,842,935	30.8	2,290,790	18.4	1,552,145	12.5

[1] Includes only private, non-farm, non-band, non-reserve households with incomes greater than zero and shelter-cost-to-income ratios (STIRs) less than 100%.

[2] As a percent of the 12.5 million households assessed for *core housing need*.

Source: CMHC (NHS-based housing indicators and data)

Nunavut, Northwest Territories and British Columbia had the highest incidences of *core housing need* in 2011

The incidence of *core housing need* varied among the provinces and territories in 2011 *(see table 2)*. The incidence of *core housing need* was highest in Nunavut (at 39.2%), followed by the Northwest Territories (at 15.7%), and British Columbia (at 15.4%). Prince Edward Island (at 9.2%) and New Brunswick (at 9.9%) had the lowest incidences of *core housing need*.

The number of households in *core housing need* varied from about 2,000 in each of Yukon and the Northwest Territories, and about 3,000 in Nunavut, to about 617,000 in Ontario.

Among households in *core housing need*, Nunavut had the highest average annual household income before taxes (at $58,079) and the lowest average annual shelter cost (at $6,228) in 2011.[2] This resulted in households in *core housing need* in Nunavut having the lowest average STIR (at 12.3%), well below the national average of 49.4% for households in *core housing need*. In Nunavut, 63.5% of the households in *core housing need* lived in housing which did not meet the suitability standard, either alone or in combination with at least one of the other two standards; the comparable percentage among all Canadian households in *core housing need* was 13.3%.

[2] Reflecting the prevalence of subsidized housing in Nunavut, about 77% of these households were renters living in subsidized housing, hence the relatively low average annual shelter costs.

Table 2 Housing conditions, Canada, provinces and territories, 2011[1]

	All Households (#)	Households in Core Housing Need (#)	Incidence of Core Housing Need (%)	For households in *core housing need*		
				Average Household Income Before Taxes ($)	Average Shelter Cost ($)	Average STIR Before Taxes (%)
Canada	**12,462,435**	**1,552,145**	**12.5**	**22,833**	**10,476**	**49.4**
Newfoundland and Labrador	201,875	22,945	11.4	18,225	7,764	45.6
Prince Edward Island	53,620	4,945	9.2	17,812	8,340	49.9
Nova Scotia	369,760	46,285	12.5	18,376	8,184	48.5
New Brunswick	298,955	29,565	9.9	16,997	7,380	46.3
Quebec	3,224,260	348,485	10.8	17,025	7,896	50.5
Ontario	4,600,055	616,935	13.4	25,086	11,796	49.9
Manitoba	423,200	43,410	10.3	22,018	8,436	43.8
Saskatchewan	359,375	47,350	13.2	23,917	9,324	43.8
Alberta	1,285,165	137,485	10.7	26,671	12,264	49.7
British Columbia	1,610,540	247,280	15.4	24,568	11,580	50.1
Yukon	12,950	1,885	14.6	33,892	10,344	38.3
Northwest Territories	14,150	2,215	15.7	37,500	10,788	32.6
Nunavut	8,545	3,355	39.3	58,079	6,228	12.3

[1] Includes only private, non-farm, non-band, non-reserve households with incomes greater than zero and shelter-cost-to-income ratios (STIRs) less than 100%.

Source: CMHC (NHS-based housing indicators and data)

Among Canada's Census Metropolitan Areas, Vancouver and Toronto had the highest incidences of *core housing need* in 2011

Just under three-quarters of all households in *core housing need* resided in Canada's census metropolitan areas (CMAs). Vancouver (at 17.7%) and Toronto (at 16.9%) had the highest incidences of *core housing need* among CMAs in 2011 *(see table 3)*. Even though households in *core housing need* in Vancouver and Toronto had higher average before-tax household incomes (at $26,227 and $28,329, respectively) in 2011 compared to most other CMAs, their average shelter costs (at $12,468 and $13,380, respectively) were also higher.

Even though households in *core housing need* in Barrie had the second highest average household income before taxes (at $27,469), and were closely followed by those in Abbotsford-Mission (at $26,897), the shelter costs of households in both of these CMAs were also high, at $13,284 and $12,252, respectively, resulting in above-average incidences of *core housing need* of 14.0% for both these CMAs, above the average for all CMAs of 13.4%.

Saguenay had the lowest incidence of *core housing need* (at 5.9%), followed by Trois-Rivières (at 8.2%), Québec (at 8.6%), Moncton (at 9.5%) and Sherbrooke (at 9.8%).

About 43% of all households in *core housing need* in 2011 lived in Toronto, Montréal or Vancouver

Toronto accounted for about 20% of all households in *core housing need* in Canada in 2011, Montréal for about 13% and Vancouver for about 9%.

Table 3 Housing conditions, Canada and census metropolitan areas, sorted by incidence of *core housing need*, 2011[1]

	All Households (#)	Households in Core Housing Need (#)	Incidence of Core Housing Need (%)	For households in *core housing need*		
				Average Household Income Before Taxes ($)	Average Shelter Cost ($)	Average STIR Before Taxes (%)
Vancouver	815,405	144,720	17.7	26,227	12,468	50.2
Toronto	1,864,775	315,910	16.9	28,329	13,380	50.0
Victoria	142,305	20,870	14.7	24,009	11,400	50.8
Barrie	65,440	9,130	14.0	27,469	13,284	50.7
Abbotsford-Mission	55,270	7,710	13.9	26,897	12,252	49.7
Brantford	48,600	6,515	13.4	20,717	9,912	50.8
All CMAs	**8,583,800**	**1,146,285**	**13.4**	**23,541**	**11,148**	**50.4**
Montréal	1,526,830	203,700	13.3	17,730	8,496	51.5
Peterborough	45,790	6,055	13.2	23,966	10,752	48.2
Halifax	156,600	20,415	13.0	20,651	9,576	50.6
London	184,180	23,710	12.9	20,566	9,612	49.8
Kingston	62,465	7,910	12.7	22,046	10,224	49.2
Canada	**12,462,435**	**1,552,145**	**12.5**	**22,833**	**10,476**	**49.4**
Saskatoon	99,055	12,295	12.4	22,769	10,824	50.8
Kelowna	65,970	8,075	12.2	22,149	11,688	54.1
Regina	82,145	9,860	12.0	24,633	10,524	47.2
St. John's	75,975	9,055	11.9	20,015	9,324	48.9
St. Catharines-Niagara	154,170	17,920	11.6	20,514	9,792	50.5
Hamilton	270,065	30,645	11.3	21,245	10,080	50.2
Edmonton	425,155	48,225	11.3	25,576	12,264	51.1
Windsor	120,370	13,575	11.3	19,092	8,868	49.3
Saint John	50,350	5,435	10.8	16,904	7,704	47.7
Ottawa - Gatineau	477,110	50,905	10.7	23,632	10,968	49.7
Oshawa	124,160	13,070	10.5	23,845	11,724	51.4
Thunder Bay	50,080	5,265	10.5	19,159	8,496	47.6
Guelph	52,370	5,445	10.4	23,015	10,764	49.8
Winnipeg	278,755	28,785	10.3	20,519	8,688	46.8
Kitchener-Cambridge-Waterloo	173,930	17,855	10.3	22,179	10,632	50.6
Calgary	439,640	44,465	10.1	26,181	13,008	52.0
Greater Sudbury/Grand Sudbury	64,980	6,480	10.0	20,013	8,964	48.1
Sherbrooke	87,520	8,590	9.8	13,938	6,744	51.8
Moncton	55,845	5,295	9.5	18,556	8,832	49.8
Québec	334,090	28,895	8.6	15,903	7,812	51.5
Trois-Rivières	67,490	5,545	8.2	12,526	6,012	50.8
Saguenay	66,925	3,975	5.9	13,016	6,504	52.5

[1] Includes only private, non-farm, non-band, non-reserve households with incomes greater than zero and shelter-cost-to-income ratios (STIRs) less than 100%.

Source: CMHC (NHS-based housing indicators and data)

GLOSSARY

Acceptable housing and *core housing need*

Acceptable housing is adequate in condition, suitable in size, and affordable.

- **Adequate** housing does not require any major repairs, according to residents. Major repairs include those to defective plumbing or electrical wiring, or structural repairs to walls, floors or ceilings.
- **Suitable** housing has enough bedrooms for the size and makeup of resident households, according to National Occupancy Standard (NOS) requirements. Enough bedrooms based on NOS requirements means one bedroom for each cohabiting adult couple; lone parent; unattached household member age 18 or older; same-sex pair of children under age 18; and additional boy or girl in the family, unless there are two opposite sex children under 5 years of age, in which case they are expected to share a bedroom. A household of one individual can occupy a bachelor unit (example, a unit with no bedroom).
- **Affordable** housing costs less than 30% of before-tax household income. For renters, shelter costs include, as applicable, rent and payments for electricity, fuel, water and other municipal services. For owners, shelter costs include, as applicable, mortgage payments (principal and interest), property taxes, condominium fees, and payments for electricity, fuel, water and other municipal services.

A household is in ***core housing need*** if its housing does not meet one or more of the adequacy, suitability or affordability standards and it would have to spend 30% or more of its before-tax income to access local housing that meets all three standards.

Assessing whether a household is in *core housing need* thus involves **two steps**:

1. **determining whether or not the household lives in acceptable housing;** and
2. **if the household does not live in acceptable housing,** determining whether its before-tax income is sufficient to access acceptable local housing.

Not all households in below-standard housing are in *core housing need*

If a household not living in acceptable housing can access acceptable local housing for less than 30% of its before-tax income, it is not in *core housing need*; it is in *core housing need* only if acceptable local housing would cost 30% or more of its before-tax income. In communities where market rents can be estimated, the cost of acceptable housing is calculated using the median rent of rental units with the number of bedrooms the household requires. Elsewhere, the cost of acceptable housing is based on the estimated monthly carrying cost of a newly constructed home with the number of bedrooms the household requires.

Households assessed for *core housing need*

Only private, non-farm, non-band, non-reserve households with incomes greater than zero and **shelter-cost-to-income ratios (STIRs)** less than 100% are assessed for *core housing need.* Farms are excluded because shelter costs for farm households are not separable from costs related to other farm structures. Band households are excluded because shelter costs are not collected for households whose housing costs are paid through band housing arrangements. For the purpose of measuring affordability, CMHC regards STIRs of 100% or more, STIRs for households with incomes of zero or less, and STIRs of households living in non-band housing on reserves[1] as uninterpretable.

The **STIR** is calculated for each household by dividing its total shelter cost by its total household income. Shelter costs include, as applicable, rent, mortgage payments (principal and interest), property taxes, condominium fees, and payments for electricity, fuel, water and other municipal services. The average STIR for a particular group is the average of the STIRs recorded for each household in that group; it cannot be calculated by dividing the group's total average shelter cost by the group's total average income.

[1] Given communal land tenure in most reserve communities, the distinction among different tenures as reported on-reserve may be less clear than off-reserve.

Census of Population and National Household Survey

Census of Population

The Census of Population collects demographic and other information on the population of Canada. Its large sample provides extensive scope for cross-classification of data and a degree of local geographic detail that surveys with smaller samples cannot match.

In recent years prior to changes introduced in 2011, the census consisted of two mandatory questionnaires: a short-form and a long-form. Most households (80%) received only the short-form questionnaire, which contained questions on basic topics such as age, sex, marital status, and mother tongue. One in five households (20%) received the long-form questionnaire, which contained additional questions on topics such as education, ethnicity, mobility, income, employment, housing and dwelling characteristics. Starting with the 1991 Census, CMHC began deriving *core housing need* estimates using data from the long-form questionnaire.

The **2011 Census** was conducted using a short-form questionnaire, which consisted of the following components:

1. the same eight questions that appeared on the 2006 Census short-form questionnaire; and
2. two additional questions on knowledge of official languages and languages spoken at home.

It collected data from some 33.5 million people and 13.5 million households.

The National Household Survey (NHS), 2011

In 2011, the mandatory long-form census questionnaire was replaced by the voluntary *National Household Survey* (NHS). The NHS provides social and economic information for communities so that they may better plan services such as child care, schooling, family services, housing, roads and public transportation, and skills training for employment. A random sample of 4.5 million households was invited to respond to a 64-question survey questionnaire which Statistics Canada had updated from the long-form questionnaire used in the 2006 Census. In remote areas and on Indian reserves, information was gathered in face-to-face interviews. In other areas of the country, respondents were asked to complete the questionnaire online or by mail; and follow-up was conducted by enumerators with households who had not yet responded. About 3 million households responded; the response rate was 68.6%, similar to rates on other voluntary surveys conducted by Statistics Canada.

Income estimates from the 2011 NHS are for 2010, and shelter cost estimates are for 2011.

Appendix table 1 Households below standards, and in *core housing need*, Canada, provinces and territories 2011

Geography	Global Non-Response Rate[1]		Households Below Housing Standards[2]				Households in *Core Housing Need*[2]			
			Total[3]	Affordability	Suitability	Adequacy	Total[3]	Affordability	Suitability	Adequacy
Canada	26.1%	(#)	3,842,935	2,699,175	727,140	875,730	1,552,145	1,392,190	206,940	233,920
		(%)	30.8	21.7	5.8	7.0	12.5	11.2	1.7	1.9
Newfoundland and Labrador	31.4%	(#)	48,275	31,375	5,580	15,995	22,945	19,525	1,045	5,740
		(%)	23.9	15.5	2.8	7.9	11.4	9.7	0.5	2.8
Prince Edward Island	33.4%	(#)	13,705	9,065	1,945	3,940	4,945	4,460	255	975
		(%)	25.6	16.9	3.6	7.3	9.2	8.3	0.5	1.8
Nova Scotia	28.2%	(#)	106,945	71,155	13,095	35,275	46,285	41,065	2,905	10,010
		(%)	28.9	19.2	3.5	9.5	12.5	11.1	0.8	2.7
New Brunswick	28.6%	(#)	77,440	48,225	9,165	28,100	29,570	25,655	1,750	6,820
		(%)	25.9	16.1	3.1	9.4	9.9	8.6	0.6	2.3
Quebec	22.4%	(#)	929,770	650,780	151,600	225,450	348,485	321,460	35,565	45,965
		(%)	28.8	20.2	4.7	7.0	10.8	10.0	1.1	1.4
Ontario	27.1%	(#)	1,507,785	1,079,535	330,760	294,750	616,935	558,775	100,665	82,335
		(%)	32.8	23.5	7.2	6.4	13.4	12.1	2.2	1.8
Manitoba	26.2%	(#)	119,185	69,070	26,550	38,765	43,410	34,075	7,595	11,355
		(%)	28.2	16.3	6.3	9.2	10.3	8.1	1.8	2.7
Saskatchewan	29.3%	(#)	99,625	63,165	15,240	33,020	47,355	38,340	5,505	11,620
		(%)	27.7	17.6	4.2	9.2	13.2	10.7	1.5	3.2
Alberta	27.4%	(#)	366,655	259,600	61,725	82,770	137,485	123,435	14,475	21,140
		(%)	28.5	20.2	4.8	6.4	10.7	9.6	1.1	1.6
British Columbia	26.1%	(#)	560,195	412,820	106,435	110,945	247,280	222,580	34,090	34,445
		(%)	34.8	25.6	6.6	6.9	15.4	13.8	2.1	2.1
Yukon	29.9%	(#)	4,270	2,215	910	1,935	1,885	1,225	290	835
		(%)	33.0	17.1	7.0	14.9	14.6	9.5	2.2	6.4
Northwest Territories	16.1%	(#)	4,780	1,740	1,510	2,420	2,220	1,200	665	915
		(%)	33.8	12.3	10.7	17.1	15.7	8.5	4.7	6.5
Nunavut	25.2%	(#)	4,310	430	2,630	2,360	3,350	405	2,130	1,770
		(%)	50.4	5.0	30.8	27.6	39.2	4.7	24.9	20.7

Notes:

Figures may not add due to rounding. Percentages based on unrounded counts.

[1] Statistics Canada uses the global non-response rate (GNR) as a data quality indicator for data from the 2011 National Household Survey. The higher the GNR, the higher the non-response bias, and so the lower the quality of the data. See Statistics Canada's *National Household Survey User Guide* (Cat. No.99-001-x2011001, link: http://www12.statcan.gc.ca/nhs-enm/2011/ref/nhs-enm_guide/index-eng.cfm) for more details.

[2] Households assessed include only private, non-farm, non-band, non-reserve households with incomes greater than zero and STIRs less than 100%.

[3] A household may fall below more than one housing standard. As a result, the sum of households below the affordability standard, households below the suitability standard, and households below the adequacy standard exceeds the total number of households below standards.

Source: CMHC (NHS-based housing indicators and data)

Appendix table 2 Households below standards, and in *core housing need*, Canada, census metropolitan areas 2011

Geography	Global Non-Response Rate[1]		Households Below Housing Standards[2]				Households in *Core Housing Need*[2]			
			Total[3]	Affordability	Suitability	Adequacy	Total[3]	Affordability	Suitability	Adequacy
Canada	26.1%	(#)	3,842,935	2,699,175	727,140	875,730	1,552,145	1,392,190	206,940	233,920
		(%)	30.8	21.7	5.8	7.0	12.5	11.2	1.7	1.9
All-CMA Total for Canada	23.9%	(#)	2,808,380	2,014,805	598,085	543,930	1,146,285	1,045,340	176,050	141,260
		(%)	32.7	23.5	7.0	6.3	13.4	12.2	2.1	1.6
St. John's	27.5%	(#)	19,310	14,085	2,570	4,465	9,060	8,215	400	1,705
		(%)	25.4	18.5	3.4	5.9	11.9	10.8	0.5	2.2
Halifax	24.9%	(#)	45,935	33,645	6,220	11,435	20,415	18,700	1,440	3,485
		(%)	29.3	21.5	4.0	7.3	13.0	11.9	0.9	2.2
Moncton	23.4%	(#)	14,225	10,430	1,490	3,615	5,295	4,955	195	775
		(%)	25.5	18.7	2.7	6.5	9.5	8.9	0.3	1.4
Saint John	29.2%	(#)	14,170	9,425	1,685	4,555	5,435	5,060	310	955
		(%)	28.1	18.7	3.3	9.0	10.8	10.0	0.6	1.9
Saguenay	20.4%	(#)	15,095	10,750	1,430	3,995	3,975	3,790	145	470
		(%)	22.6	16.1	2.1	6.0	5.9	5.7	0.2	0.7
Québec	21.4%	(#)	79,600	58,175	9,440	18,135	28,895	27,555	1,495	2,950
		(%)	23.8	17.4	2.8	5.4	8.6	8.2	0.4	0.9
Sherbrooke	17.3%	(#)	25,060	19,440	2,725	4,520	8,590	8,165	555	725
		(%)	28.6	22.2	3.1	5.2	9.8	9.3	0.6	0.8
Trois-Rivières	19.3%	(#)	18,055	13,265	1,645	4,445	5,545	5,280	215	640
		(%)	26.8	19.7	2.4	6.6	8.2	7.8	0.3	0.9
Montréal	19.7%	(#)	510,085	363,050	103,780	106,205	203,700	190,135	27,255	22,870
		(%)	33.4	23.8	6.8	7.0	13.3	12.5	1.8	1.5
Ottawa-Gatineau	22.3%	(#)	129,785	90,260	25,000	29,750	50,900	46,240	6,935	6,885
		(%)	27.2	18.9	5.2	6.2	10.7	9.7	1.5	1.4
Gatineau	24.2%	(#)	32,540	22,075	5,115	8,630	12,050	11,260	1,040	1,635
		(%)	25.9	17.6	4.1	6.9	9.6	9.0	0.8	1.3
Ottawa	21.7%	(#)	97,250	68,190	19,885	21,120	38,855	34,980	5,900	5,250
		(%)	27.7	19.4	5.7	6.0	11.1	10.0	1.7	1.5
Kingston	28.4%	(#)	19,115	14,330	2,535	4,495	7,915	7,250	680	1,265
		(%)	30.6	22.9	4.1	7.2	12.7	11.6	1.1	2.0
Peterborough	36.3%	(#)	13,695	10,530	1,740	3,025	6,055	5,670	525	755
		(%)	29.9	23.0	3.8	6.6	13.2	12.4	1.1	1.6

Appendix table 2 (cont'd) Households below standards, and in *core housing need*, Canada, census metropolitan areas 2011

Geography	Global Non-Response Rate[1]		Households Below Housing Standards[2]				Households in Core *Housing Need*[2]			
			Total[3]	Affordability	Suitability	Adequacy	Total[3]	Affordability	Suitability	Adequacy
Oshawa	28.3%	(#)	35,785	27,095	6,080	6,385	13,065	12,360	1,325	1,515
		(%)	28.8	21.8	4.9	5.1	10.5	10.0	1.1	1.2
Toronto	25.4%	(#)	724,290	513,405	209,585	109,790	315,910	281,725	71,465	36,270
		(%)	38.8	27.5	11.2	5.9	16.9	15.1	3.8	1.9
Hamilton	26.7%	(#)	83,685	60,455	15,285	18,055	30,640	28,030	4,050	4,835
		(%)	31.0	22.4	5.7	6.7	11.3	10.4	1.5	1.8
St. Catharines-Niagara	29.2%	(#)	46,800	35,035	6,620	10,455	17,925	16,880	1,320	2,630
		(%)	30.4	22.7	4.3	6.8	11.6	10.9	0.9	1.7
Kitchener-Cambridge-Waterloo	23.4%	(#)	49,965	36,845	9,500	8,920	17,850	16,650	2,255	2,060
		(%)	28.7	21.2	5.5	5.1	10.3	9.6	1.3	1.2
Brantford	28.0%	(#)	14,655	10,925	2,180	3,625	6,510	6,140	460	1,090
		(%)	30.2	22.5	4.5	7.5	13.4	12.6	0.9	2.2
Guelph	25.4%	(#)	15,685	11,545	2,975	2,700	5,445	5,020	565	645
		(%)	30.0	22.0	5.7	5.2	10.4	9.6	1.1	1.2
London	23.7%	(#)	55,830	41,900	8,915	10,850	23,710	22,075	2,360	2,760
		(%)	30.3	22.7	4.8	5.9	12.9	12.0	1.3	1.5
Windsor	28.1%	(#)	34,010	24,335	6,095	7,685	13,570	12,350	1,535	1,915
		(%)	28.3	20.2	5.1	6.4	11.3	10.3	1.3	1.6
Barrie	26.2%	(#)	20,725	16,980	2,595	2,965	9,135	8,685	735	910
		(%)	31.7	25.9	4.0	4.5	14.0	13.3	1.1	1.4
Greater Sudbury/ Grand Sudbury	27.9%	(#)	17,810	12,750	2,220	4,810	6,480	5,875	665	1,105
		(%)	27.4	19.6	3.4	7.4	10.0	9.0	1.0	1.7
Thunder Bay	25.6%	(#)	12,880	8,300	1,835	4,175	5,265	4,750	565	950
		(%)	25.7	16.6	3.7	8.3	10.5	9.5	1.1	1.9
Winnipeg	21.9%	(#)	84,720	50,495	20,365	25,325	28,780	24,160	5,875	5,895
		(%)	30.4	18.1	7.3	9.1	10.3	8.7	2.1	2.1

Appendix table 2 (cont'd) Households below standards, and in *core housing need*, Canada, census metropolitan areas 2011

Geography	Global Non-Response Rate[1]		Households Below Housing Standards[2]				Households in Core *Housing Need*[2]			
			Total[3]	Affordability	Suitability	Adequacy	Total[3]	Affordability	Suitability	Adequacy
Regina	23.5%	(#)	24,175	15,725	4,015	7,460	9,860	8,675	1,545	1,635
		(%)	29.4	19.1	4.9	9.1	12.0	10.6	1.9	2.0
Saskatoon	24.4%	(#)	28,800	21,405	5,005	5,790	12,295	11,420	1,575	1,485
		(%)	29.1	21.6	5.1	5.8	12.4	11.5	1.6	1.5
Calgary	23.6%	(#)	126,270	93,495	22,300	22,180	44,465	41,550	4,365	4,865
		(%)	28.7	21.3	5.1	5.0	10.1	9.5	1.0	1.1
Edmonton	25.4%	(#)	125,325	88,340	24,035	26,630	48,220	44,120	6,170	6,130
		(%)	29.5	20.8	5.7	6.3	11.3	10.4	1.5	1.4
Kelowna	27.8%	(#)	21,390	17,745	2,395	2,910	8,075	7,635	510	835
		(%)	32.4	26.9	3.6	4.4	12.2	11.6	0.8	1.3
Abbotsford-Mission	31.5%	(#)	18,985	14,115	4,010	2,945	7,710	6,835	1,325	790
		(%)	34.3	25.5	7.3	5.3	13.9	12.4	2.4	1.4
Vancouver	24.4%	(#)	313,755	227,950	74,950	53,415	144,720	129,985	24,965	17,160
		(%)	38.5	28.0	9.2	6.6	17.7	15.9	3.1	2.1
Victoria	22.7%	(#)	48,695	38,580	6,845	8,205	20,870	19,375	2,260	2,290
		(%)	34.2	27.1	4.8	5.8	14.7	13.6	1.6	1.6
All-CA Total for Canada	26.4%	(#)	472,720	340,915	59,195	122,820	176,175	165,035	12,780	27,560
		(%)	27.6	19.9	3.5	7.2	10.3	9.6	0.7	1.6
Non-CMA/CA Total for Canada	34.2%	(#)	561,835	343,455	69,855	208,980	229,685	181,815	18,110	65,105
		(%)	25.9	15.8	3.2	9.6	10.6	8.4	0.8	3.0

Notes:

Figures may not add due to rounding. Percentages based on unrounded counts.

[1] Statistics Canada uses the global non-response rate (GNR) as a data quality indicator for data from the 2011 National Household Survey. The higher the GNR, the higher the non-response bias, and so the lower the quality of the data. See Statistics Canada's *National Household Survey User Guide* (Cat. No.99-001-x2011001, link: http://www12.statcan.gc.ca/nhs-enm/2011/ref/nhs-enm_guide/index-eng.cfm) for more details.

[2] Households assessed include only private, non-farm, non-band, non-reserve households with incomes greater than zero and STIRs less than 100%.

[3] A household may fall below more than one housing standard. As a result, the sum of households below the affordability standard, households below the suitability standard, and households below the adequacy standard exceeds the total number of households below standards.

Source: CMHC (NHS-based housing indicators and data)

SUMMARY

In 2011, 10.9 million households - 87.5% of households assessed - either lived in, or had sufficient incomes to access, acceptable housing. The remaining 1.6 million, or 12.5% of households, were assessed as living in *core housing need*. Most households in *core housing need* lived below the affordability standard (89.7%) alone or in combination with other standards. The incidence of *core housing need* was highest in Nunavut (at 39.2%) and lowest in Prince Edward Island (at 9.2%). Vancouver (at 17.7%) and Toronto (at 16.9%) had the highest incidences of *core housing need* among census metropolitan areas in 2011.

CMHC will be publishing additional issues in this series of Research Highlights examining housing conditions drawing on data from the 2011 National Household Survey. Additional analysis of housing affordability and need will be presented in the 2014 Canadian Housing Observer.

ACKNOWLEDGEMENTS

CMHC provides funding for housing content on the Census of Canada and on Statistics Canada surveys. Statistics Canada information is used with the permission of Statistics Canada. Users are forbidden to copy and redisseminate data for commercial purposes, either in an original or modified form, without the express permission of Canada Mortgage and Housing Corporation and, where applicable, Statistics Canada. More information on Statistics Canada data can be obtained from its Regional Offices, at http://www.statcan.gc.ca, or at 1-800-263-1136.

For further information on CMHC's census-based housing data, refer to *Housing in Canada Online* on the CMHC website, at **www.cmhc.ca**. To inquire or comment on this Highlight or make suggestions for further research, please contact us, either by e-mail at HiCO-LaCel@cmhc-schl.gc.ca, or via regular mail at:

Policy and Research Division,
Canada Mortgage and Housing Corporation,
700 Montreal Road,
Ottawa, ON, K1A 0P7.

CMHC Project Manager: Jeremiah Prentice

Housing Research at CMHC

Under Part IX of the ***National Housing Act***, the Government of Canada provides funds to CMHC to conduct research into the social, economic and technical aspects of housing and related fields, and to undertake the publishing and distribution of the results of this research.

This Research Highlight is one of a series intended to inform you of the nature and scope of CMHC's research.

To find more ***Research Highlights*** plus a wide variety of information products, visit our website at

www.cmhc.ca

or contact:

Canada Mortgage and Housing Corporation
700 Montreal Road
Ottawa, Ontario
K1A 0P7

Phone: 1-800-668-2642
Fax: 1-800-245-9274

68180

©2014, Canada Mortgage and Housing Corporation
Printed in Canada
Produced by CMHC 03-10-14

Although this information product reflects housing experts' current knowledge, it is provided for general information purposes only. Any reliance or action taken based on the information, materials and techniques described are the responsibility of the user. Readers are advised to consult appropriate professional resources to determine what is safe and suitable in their particular case. Canada Mortgage and Housing Corporation assumes no responsibility for any consequence arising from use of the information, materials and techniques described.

Alternative text and data for figures

Figure 1 Housing conditions, Canada, 2011[1] (%)

	2011
Proportion of Canadian households living in acceptable housing	69.2
Proportion of Canadian households living in below-standard housing, but able to access acceptable housing	18.4
Proportion of Canadian households living in below-standard housing and unable to access acceptable housing; that is in core housing need	12.5

May not add up to 100 due to rounding.

[1] Includes only private, non-farm, non-band, non-reserve households with incomes greater than zero and shelter-cost-to-income ratios (STIRs) less than 100%.

Source: CMHC (NHS-based housing indicators and data)

Figure 2 Households[1] in *core housing need* by housing standard(s) not met, Canada, 2011

Housing standard(s) not met	Per cent
Affordability only	73.3
Affordability and adequacy	8.2
Affordability and suitability	7.2
Suitability only	4.4
Adequacy only	5.2
Suitability and adequacy	0.7
Affordability, adequacy and suitability	1.0

May not add up to 100 due to rounding.

[1] Includes only private, non-farm, non-band, non-reserve households with incomes greater than zero and shelter-cost-to-income ratios (STIRs) less than 100%.

Source: CMHC (NHS-based housing indicators and data)